

CLAIMS

Please cancel claims 6 – 9 without prejudice or disclaimer.

CLAIM LISTING

1. (Original) An improved internet-centric electronic transaction processor for automating and facilitating retail sale of ones of a plurality of selected products to retail customers directly from a distributor of said products comprising:

a database for storing catalog-type product data for a plurality of selected products;

a communication interface for selectively permitting a retail customer to selectively access said catalog-type product data stored in said database;

an electronic order form for permitting said retail customer to place a purchase order for ones of said selected products;

an order processor for processing said purchase orders for ones of said selected products, said order processor including

a payment authorization processor for checking the credit worthiness of a purchase method of payment before said purchase order is authorized for fulfillment, said payment authorization processor having

a data integrity checker for checking the integrity of said order to determine if the purchase order should be accepted or rejected,

a gross fraud checker for checking the accepted orders from said data integrity checker for fraud based on fraud information stored in said database to determine if the purchase order should be accepted or rejected,

a commercial authorization service for generating a fraud score of the orders accepted by the fraud checker, and

a comparator for comparing said fraud score with a predetermined threshold to determine if the purchase order should be accepted or rejected, and

a distributor authorization processor for authorizing said distributor to fulfill said purchase ordering and authorizing to ship said ordered product to said customer in a manner transparent to said customer; and

a payment processor for billing said retail customer for said ordered product when authorized for shipment.

2. (Original) The improved internet-centric electronic transaction processor of claim 1, further comprising:

A sorting bin for storing the rejected purchase orders and sorting the rejected purchase orders to be altered and reprocessed.

3. (Original) An improved internet-centric electronic transaction processor of claim 2, where in rejected purchases are subjected to human review.

4. (Original) An improved internet-centric electronic transaction method executable by a computer for facilitating automated retail sales of ones of a plurality of selected products to retail customers directly from a distributor of said products comprising the steps of:

generating a catalog-type product data for said products in a selectively addressable database;

permitting ones of said retail customers to selectively access said product data stored in said database and allowing said retail customers to submit purchase orders of said selected products;

processing said purchase orders for ones of said retail customers by determining if said selected product is available from a distributor's inventory stock and authorizing the distributor to ship said selected product to said retail customer in a manner that is transparent to the retail customer;

authorizing said purchase order based on a credit worthiness check of information supplied by said retail customer in connection with said purchase order, said authorizing step including the steps of

performing a data integrity check to determine if the purchase order should be accepted or rejected,

performing a gross fraud check on accepted orders using fraud information stored in said database initially determine if the order should be accepted or rejected,

performing a commercial fraud check on accepted orders to generate a fraud score, and

comparing the fraud score with a predetermined threshold to either accept or reject said purchase order, and

billing said retail customer for said order product when said distributor has been authorized to ship such order product to said retail customer.

5. (Original) The improved internet-centric transaction method of claim 4, further including the step of

sorting said rejected purchase orders to be altered and reprocessed.

Claims 6 – 9 (Cancelled)